

## STIC Database Tracking Number:

**To: Greg Mary**  
**Location: KNX 04 B11**  
**Art Unit: 3694**  
**Date: 10/19/09**  
**Case Serial Number: 10/673,754**

**From: Paul Obiniyi**  
**Location: EIC3600**  
**KNX 04 B68/ Rm04 B71**  
**Phone: (571) 272-27734**  
**paul.obiniyi@uspto.gov**

## Search Notes

Dear Examiner Gregg:

Please find attached the results of your search for the above-referenced case.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Paul

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## I. Potential References of Interest

### A. Dialog

3/3,K/54 (Item 14 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00447199

METHOD FOR AUTHORIZATION CHECK  
PROCEDE DE VERIFICATION D'AUTORISATION

Patent Applicant/Assignee:  
POSTGIROT BANK AB (publ),  
LEONARDI Robert,

Inventor(s):  
LEONARDI Robert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9837663 A1 19980827

Application: WO 98SE206 19980205 (PCT/WO SE9800206)

Priority Application: SE 97587 19970219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM  
GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH  
GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI  
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 2929

Fulltext Availability:  
Detailed Description

Detailed Description

... the transaction is executed. **The transaction is executed by transferring money from the postgiro account of the SmartCard holder to the specified postgiro account.**

This payment **system** is automatic, and it can be used  
to make  
payments at any time of day...

3/3,K/56 (Item 16 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00384088 \*\*Image available\*\*  
MULTIPLE CRYPTOGRAPHIC KEY DISTRIBUTION

DISTRIBUTION DE CLES DE CHIFFREMENT MULTIPLES

Patent Applicant/Assignee:

MCI COMMUNICATIONS CORPORATION,

Inventor(s):

ICHIKAWA Bryan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9724831 A1 19970710

Application: WO 96US20144 19961230 (PCT/WO US9620144)

Priority Application: US 95581729 19951229

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU CA JP MX AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 5360

Fulltext Availability:

Detailed Description

Detailed Description

... conventional ATM cards. Smartcards can process data independently of the ATM and the remote computer **system**. For example, a smartcard that contains current account information such as balance and credit data, may eliminate the need for remote communications between...

---

3/3,K/73 (Item 4 from file: 351)

DIALOG(R)File 351: Derwent WPI

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0011199786 - Drawing available

WPI ACC NO: 2002-138180/200218

Related WPI Acc No: 1999-539040; 2000-678589; 2002-665392; 2003-128702

XRFX Acc No: N2002-104046

Interactive system for parking facility, has system processor to provide global positioning system coordinates for open parking spaces within facility through user interface

Patent Assignee: BUDNOVITCH W F (BUDN-I)

Inventor: BUDNOVITCH W F

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 6292110	B1	20010918	US 1997866892	A	19970530	200218 B
			US 1998150417	A	19980909	
			US 1999425461	A	19991022	

Priority Applications (no., kind, date): US 1997866892 A 19970530; US 1998150417 A 19980909; US 1999425461 A 19991022

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6292110	B1	EN	22	14	C-I-P of application US 1997866892
					C-I-P of application US 1998150417
					C-I-P of patent US 5945925

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...to said system processor via said user interface and for receiving data output by said <B>system processor via said user interface;

e) said smart card

being associated with a userprimes

account whereby parking events result

in debits to said userprimes

account, said **smart**

**card** including means for including said parking events;

f) said **system**

**processor** including external

communications; g) said external communications being adapted for

transmitting information to personnel for assisting...

---

3/3,K/87 (Item 1 from file: 9)

DIALOG(R) File 9: Business & Industry(R)

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01609555 Supplier Number: 24336091 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank Of America Plans Internet Loadable Visa Cash

(Bank of America will allow Visa Cash smart cards to be loaded across

Internet; the **smart card** e-cash

Visa Cash **system** lets **account**

holders buy Visa branded **smart card**

that can be used instead of cash where Visa Cash symbol is displayed)

Newsbytes News Network, p N/A

July 30, 1998

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 802

(Bank of America will allow Visa Cash **smart cards to be loaded across**

Internet; the **smart card** e-cash

Visa Cash **system** lets **account**

holders buy Visa branded **smart card**

that can be used instead of cash where Visa Cash symbol is displayed)

ABSTRACT:

...America (BofA) will allow Visa Cash smart cards to be loaded across the

Internet. The **smart card** e-cash Visa

Cash **system** lets bank **account** holders

buy a Visa branded **smart card** that

can be used instead of cash where the Visa Cash symbol is displayed. There

...

TEXT:

...Cash smart cards to be loaded across the Internet.

Visa Cash, Newsbytes notes, is a **smart**

**card** e-cash **system** that allows bank

**account** holders, as well as almost anyone, to acquire a

Visa branded smart card that can...

3/3,K/71 (Item 2 from file: 351)  
DIALOG(R)File 351: Derwent WPI  
(c) 2009 Thomson Reuters. All rights reserved.

0013529991 - Drawing available  
WPI ACC NO: 2003-623397/200359  
**Smart card** storing plural financial  
**account** information and **system** and  
method for automatically processing financial business using smart card  
Patent Assignee: S1 JH (SONE-N)  
Inventor: SHIN S G  
Patent Family (1 patents, 1 countries)  
Patent Application  
Number Kind Date Number Kind Date Update  
KR 2003033859 A 20030501 KR 200166024 A 20011025 200359 B

Priority Applications (no., kind, date): KR 200166024 A 20011025

Patent Details  
Number Kind Lan Pg Dwg Filing Notes  
KR 2003033859 A KO 1 10

Smart card storing plural financial  
account information and system and  
method for automatically processing financial business using smart card

Alerting Abstract ...NOVELTY - A **smart**  
**card** storing plural financial **account**  
information and a **system** and a method for automatically  
processing a financial business using the smart card are provided...

Original Publication Data by Authority

Argentina

12/3,K/12 (Item 1 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
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00880479 95-29871  
The loans standard model of credit money  
Goldschlager, Leslie M; Baxter, Rohan  
Journal of Post Keynesian Economics v16n3 PP: 453-477 Spring 1994  
ISSN: 0160-3477 JRNLCODE: PKE  
WORD COUNT: 9679

...TEXT: required.

6 As an aside, it is interesting to consider the future use of smart  
**cards**, which look like **plastic credit**  
**cards** except that they have a **tiny microcomputer**  
embedded within them. It is possible to represent money  
inside the memory of a **smart card**  
microcomputer, in much the same way that bank deposits are a representation

of money inside the bank's computer. A smart card can be loaded with money by plugging it into an automated teller machine (ATM) in order to transfer money from the customer's bank account to the memory in the smart card. This causes the customer's bank account to be decreased and the smart card balance be increased. The converse occurs when the smart card is used to make a...

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3/3,K/8 (Item 1 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
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00880479 95-29871  
The loans standard model of credit money  
Goldschlager, Leslie M; Baxter, Rohan  
Journal of Post Keynesian Economics v16n3 PP: 453-477 Spring 1994  
ISSN: 0160-3477 JRNL CODE: PKE  
WORD COUNT: 9679

...TEXT: required.

6 As an aside, it is interesting to consider the future use of smart cards, which look like plastic credit cards except that they have a tiny microcomputer embedded within...

...representation of money inside the bank's computer. A smart card can be loaded with money by plugging it into an automated teller machine (ATM) in order to transfer money from the customer's bank account to the memory in the smart card. This causes the customer's bank account to be decreased and the smart card balance be increased. The converse occurs when the smart card is used to make a payment. Then the smart card balance is decreased and the payee's bank balance is increased. Alternatively, two smart cards can be plugged together and money transferred directly from one to the other. The smart card is much like currency except that it is more secure because it is tied to...

...the card. That interest payment would eventually be cleared by the bank via the central bank.

This example is intended to help illuminate the payment of interest in LS-type monetary...

---

3/3,K/9 (Item 1 from file: 9)  
DIALOG(R) File 9: Business & Industry(R)  
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01001461 Supplier Number: 23565849 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Mixing Chemicals For Chase's Home Banking Plan  
(Chase Manhattan is preparing its home banking plan, combining its strategy

with Chemical Bank's strategy)  
Financial Service ONLINE, p 15+  
July 1996  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2513

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...it value," says Wright. "Chemical, in the other hand, viewed third parties as a greater **business** threat."

And while Braco says he believes in using third-party vendors for home banking...

...spending a lot of money to develop it internally." However, he adds that once a **bank** feels confident that the technology will be accepted by customers, it would make sense to look at taking some of its outsourced services **inside**.

While Chase is staking most of its remote banking future on PC systems, it is...

...Although neither Chase nor Chemical had tested screen phones before, Braco says a stored-value **card** program planned for early 1997 could change all that. There, Chase will work with Citibank, Visa and MasterCard to develop a program by which a consumer can **transfer funds** from a checking **account** onto a **smart card** which will be used to make small-ticket purchases round town. The **card** is expected to be used to pay for transit rides and pay phones as well as to purchase newspapers and fast food.

While such programs typically allow consumers to purchase **cards** at special vending machines or download value from their checking accounts into **cards** at ATMs, some stored-value proponents have suggested that consumers could transfer value into a **card** via a home PC or screen phone. While Braco expects there will be some consumers...

## B. Additional Resources Searched

1 of 5 DOCUMENTS

Copyright 2001 Knight Ridder/Tribune Business News

Copyright 2001 Evening Standard

Evening Standard (UK)

June 5, 2001, Tuesday

**KR-ACC-NO:** EV-UTILITY-BILL

**LENGTH:** 429 words

**HEADLINE:** British Post Office Investigates Methods of Providing Cheaper Utility Bills

**BODY:**



...Now there are moves to create a second smart card to be used alongside the basic PO card. The basic card is intended to transfer money into benefit recipients' accounts, and the smart card would automatically transfer a small percentage of that to the various utilities. Customers not on benefits could also use the card.

Many utilities ...

Page 1 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09

2 of 5 DOCUMENTS

Copyright 1998 PR Newswire Association, Inc.

PR Newswire

October 22, 1998, Thursday

**SECTION:** Financial News

**DISTRIBUTION:** TO BUSINESS AND TECHNOLOGY EDITORS

**LENGTH:** 1244 words

**HEADLINE:** Scientific-Atlanta Chosen By InterMedia For Immediate Deployment Of Digital Network And Explorer 2000 Set-Tops;

-- InterMedia will offer subscribers more than 200 cable television channels --

**LEXIS-NEXIS Related Topicsno targeted Topics.**

**DATELINE:** ATLANTA, Oct. 22

**BODY:**

...insert a debit card to pay directly for purchases over their TV. Also, consumers will be able to insert a smart card into the set-top to transfer cash from their bank account onto the card. Take the smart card with you to the grocery store, or use it for a highly secure Internet shopping spree.

\* IP Telephony: Since every ...

Page 2 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09

3 of 5 DOCUMENTS

Copyright 1998 Post-Newsweek Business Information Inc.

Newsbytes

July 13, 1998, Monday

**LENGTH:** 200 words

**HEADLINE:** Fujitsu Announce New Smart Card Products

**DATELINE:** TOKYO, JAPAN

**BODY:**

The Value Service Terminal enables electronic money users the ability to transfer funds to and from accounts using smart cards. The system is linked to an online network to verify transactions and designed for use in supermarkets, department stores, kiosks, ...

Page 3 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09

4 of 5 DOCUMENTS

Copyright 1998 Nationwide News Pty Limited

The Advertiser

June 6, 1998, Saturday

**LENGTH:** 305 words

**HEADLINE:** Telstra needs talent

**BYLINE:** Peter Wels

**BODY:**

...buy goods.

Due to be launched in Adelaide next month, the multimedia pay phones will also allow you to pay bills and transfer money from a bank account to Telstra smart cards.

Telstra will put the new phones on trial across the country next month, with 25 set up in ...

Page 4 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09  
5 of 5 DOCUMENTS

Copyright 1997 FT Asia Intelligence Wire

All Rights Reserved

Copyright 1997 NEWSBYTES

December 3, 1997

**SECTION:** Pg. Technology

**LENGTH:** 497 words

**HEADLINE:** Smarty Smart Card Reader Turns PCs Into ATMs

**BODY:**

...1997 DEC 3 (NB) -- REPEAT/ By Sami Menefee, Newsbytes. Fischer International Systems Corp's Smarty Smart Card Reader can now be used to transfer money from a customer's checking account to smart cards, for use when virtual cash is needed. The firm said the new use, tied to approval announced Tuesday by international ...

Page 5 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09

## **II. Text Search Results from Dialog**

### **A. Full-Text Databases**

#### **show files**

File 654:US PAT.FULL. 1976-2009/OCT 15

(c) Format only 2009 Dialog

File 349:PCT FULLTEXT 1979-2009/UB= 20091015|UT= 20091008

(c) 2009 WIPO/Thomson

File 148:Gale Group Trade & Industry DB 1976-2009/Sep 30

(c) 2009 Gale/Cengage

File 20:Dialog Global Reporter 1997-2009/Oct 19

(c) 2009 Dialog

File 348:EUROPEAN PATENTS 1978-200942

(c) 2009 European Patent Office

File 16:Gale Group PROMT(R) 1990-2009/Sep 23

(c) 2009 Gale/Cengage

File 340:CLAIMS(R)/US Patent 1950-09/Oct 15

(c) 2009 IFI/CLAIMS(R)

File 351:Derwent WPI 1963-2009/UD= 200966

(c) 2009 Thomson Reuters

File 997:Newsroom 2000-2003

(c) 2009 Dialog

File 15:ABI/Inform(R) 1971-2009/Oct 17

(c) 2009 ProQuest Info&Learning

File 649:Gale Group Newswire ASAP(TM) 2009/Sep 10

(c) 2009 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2009/Sep 23

(c) 2009 Gale/Cengage

File 9:Business & Industry(R) Jul/1994-2009/Oct 17

(c) 2009 Gale/Cengage

File 268:Banking Info Source 1981-2009/Oct W2

(c) 2009 ProQuest Info&Learning

File 621:Gale Group New Prod.Annou.(R) 1985-2009/Sep 09  
 (c) 2009 Gale/Cengage  
 File 324:GERMAN PATENTS FULLTEXT 1967-200942  
 (c) 2009 UNIVENTIO/THOMSON  
 File 994:NewsRoom 2006  
 (c) 2009 Dialog  
 File 345:Inpadoc/Fam.& Legal Stat 1968-2009/UD=200941  
 (c) 2009 EPO  
 File 625:American Banker Publications 1981-2008/Jun 26  
 (c) 2008 American Banker  
 File 781:ProQuest Newsstand 1998-2009/Oct 19  
 (c) 2009 ProQuest Info&Learning  
 File 992:NewsRoom 2008  
 (c) 2009 Dialog  
 File 485:Accounting & Tax DB 1971-2009/Oct W2  
 (c) 2009 ProQuest Info&Learning  
 File 993:NewsRoom 2007  
 (c) 2009 Dialog  
 File 635:Business Dateline(R) 1985-2009/Oct 19  
 (c) 2009 ProQuest Info&Learning  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc.  
 File 88:Gale Group Business A.R.T.S. 1976-2009/Oct 17  
 (c) 2009 Gale/Cengage  
 File 996:Newsroom 2004  
 (c) 2009 Dialog  
 File 484:Periodical Abs Plustext 1986-2009/Oct 17  
 (c) 2009 ProQuest  
 File 610:Business Wire 1999-2009/Oct 19  
 (c) 2009 Business Wire.  
 File 619:Asia Intelligence Wire 1995-2009/Oct 18  
 (c) 2009 Fin. Times Ltd

# ? ds

Set	Items	Description
S1	905	(FUND? OR MONEY OR CASH OR MONIES)(3N)(SEND OR SENDING OR TRANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PASSING)(7N)ACCOUNT(7N)(SMARTTRIP? ? OR SMART()TRIP? ? OR SMART()TAG? ? OR SMARTTAG? ? OR CHIP()CARD? ? OR PLASTIC()CARD? ? OR SMART()CARD? ? OR SMARTCARD? ? OR STORED()VALUE()CARD? ? OR STOREDVALUE()CARD? ? OR MULTI()(PURPOSE OR CHIP? ? OR VALUE? ?)()CARD? ? OR MULTIPURPOSE()CHIP()CARD? ? OR MULTIVALUE? ? OR MULTI()VALUE? ? OR CAM()CARD? ?)
S2	744	RD (unique items)
S3	12	S1(50N)CARD?(7N)(BANK? ? OR COMPANIES OR FIRM? ? OR BUSINESS OR CORPORATION)(3N)(INTRA OR INSIDE OR INTERNAL OR INTER)(-7N)(FUND? OR MONEY OR CASH OR MONIES OR ACCOUNT)(7N) (SEND - OR SENDING OR TRANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PASSING)

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3/3,K/4 (Item 3 from file: 349)  
 DIALOG(R)File 349: PCT FULLTEXT  
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00196058 \*\*Image available\*\*  
 METHOD FOR HANDLING CASH OR OTHER CONFIDENTIAL INFORMATION ELECTRONICALLY

PROCEDE DE TRAITEMENT ELECTRONIQUE DE DONNEES RELATIVES A L'ARGE NT LIQUIDE  
ET D'AUTRES DONNEES CONFIDENTIELLES

Patent Applicant/Assignee:

VILLIKARI Matti,

Inventor(s):

VILLIKARI Matti,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9113411 A1 19910905

Application: WO 91F152 19910219 (PCT/WO F19100052)

Priority Application: FI 90865 19900221

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AT AU BE CA CH DE DK ES FR GB GR IT JP LU NL NO SE US

Publication Language: English

Fulltext Word Count: 2931

Fulltext Availability:

Detailed Description

Detailed Description

... funds and when making payments to other transaction devices. The smartcard 5 is situated **inside** the transacting device in a fixed fashion. The smartcards 4 and 5 communicate with...

...in a known way the bank card information stored in the safety area of the **smartcard's 4** (figure 4) register 9a, and performs the withdrawal operation as when processing **cash** withdrawal. Instead of giving notes, the ATM transfers the amount to the **smartcard's 4** "activated **funds transfer**" field 10a situated in the safety area. The ATM performs a **funds transfer**, which debits the customer's **account** and credits the service supplier's electronic **money transfer account** (bound **account**). When the **smartcard** is thereafter inserted in the transacting device 6, the **smartcard 5** first checks that the smartcard 4 is its own pair by comparing the...

...it is checked that the **balance** of both cards are equal. If they are, the **transfer** is accepted and the balance and possible transaction logs are updated and the fields 10a...

---

3/3,K/8 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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00880479 95-29871

The loans standard model of credit money  
Goldschlager, Leslie M; Baxter, Rohan  
Journal of Post Keynesian Economics v16n3 PP: 453-477 Spring 1994  
ISSN: 0160-3477 JRNL CODE: PKE  
WORD COUNT: 9679

...TEXT: required.

6 As an aside, it is interesting to consider the future use of smart **cards**, which look like plastic credit cards except that they have a tiny microcomputer embedded within...

...representation of money inside the bank's computer. A smart card can be loaded with **money** by plugging it into an automated teller machine (ATM) in order to **transfer money** from the customer's bank **account** to the memory in the **smart card**. This causes the customer's bank **account** to be decreased and the **smart card** balance be increased. The converse occurs when the **smart card** is used to make a payment. Then the smart **card** balance is decreased and the payee's bank balance is increased. Alternatively, two smart **cards** can be plugged together and money transferred directly from one to the other. The smart **card** is much like currency except that it is more secure because it is tied to...

...the card. That interest payment would eventually be cleared by the bank via the central **bank**.

This example is intended to help illuminate the payment of interest in LS-type monetary...

3/3,K/9 (Item 1 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
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01001461 Supplier Number: 23565849 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Mixing Chemicals For Chase's Home Banking Plan  
(Chase Manhattan is preparing its home banking plan, combining its strategy with Chemical Bank's strategy)  
Financial Service ONLINE, p 15+  
July 1996  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2513

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...it value," says Wright. "Chemical, in the other hand, viewed third parties as a greater **business** threat."

And while Braco says he believes in using third-party vendors for home

banking...

...spending a lot of money to develop it internally." However, he adds that once a **bank** feels confident that the technology will be accepted by customers, it would make sense to look at taking some of its outsourced services **inside**.

While Chase is staking most of its remote banking future on PC systems, it is...

...Although neither Chase nor Chemical had tested screen phones before, Braco says a stored-value **card** program planned for early 1997 could change all that. There, Chase will work with Citibank, Visa and MasterCard to develop a program by which a consumer can **transfer funds** from a checking **account** onto a **smart card** which will be used to make small-ticket purchases round town. The **card** is expected to be used to pay for transit rides and **pay phones** as well as to purchase newspapers and fast food.

While such programs typically allow consumers to purchase **cards** at special vending machines or download value from their checking accounts into **cards** at ATMs, some stored-value proponents have suggested that consumers could transfer value into a **card** via a home PC or screen phone. While Braco expects there will be some consumers...

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3/3,K/10 (Item 1 from file: 324)  
DIALOG(R)File 324: GERMAN PATENTS FULLTEXT  
(c) 2009 UNIVENTIO/THOMSON. All rights reserved.

0003728201 \*\*Image available\*\*

Verfahren und Vorrichtung zur drahtlosen elektronischen Abwicklung von Transaktionen

Method and appliance about the wireless electronic handling of transactions

Patent Applicant/Assignee:

Al Khaja Ali Hassan, Bahrain, BH

Inventor(s):

Al Khaja Ali Hassan, Bahrain, BH

Patent Information (Country, Number, Kind, Date):

Patent DE 19844677 C2 20010531

Application DE 19844677 19980929

Priority application(s): CA 2297186 20000126; DE 19835852 19980807; DE 19844677 19980929; EP 99124577 19991209 (Original format: CA 2297186; DE 19835852; DE 19844677; EP 99124577)

Publication Language: German; Application Language: German

Fulltext Word Count (English): 7814

Fulltext Word Count (German): 6503

Fulltext Word Count (Both) : 14317

Fulltext Availability:  
Description (English machine translation)

Description (English machine translation)

... According to taken place complaint of the pin code for the activation of the **Smart-Card**, she/it is dialed on the **Smart-Card** of stored number of the service provider...

...can the account number, the card number und/oder the expiration date of the **Smart-Card** is. After taken place transfer of the data, the user is asked, his/its pin code for is bank **account** as well as the wished money amount, that should be transferred on the **Ziel-Smart-Card**, to be inputted. This complaint must take place within a certain time interval, alternatively the...

...provider is referred.

After checkup of these information of the service provider, the first **Smart-Card** is removed and is introduced the **ZielSmart-Card** into the reading writing equipment of the appliance, through the option ale complaint of a...

...complaint of these data. The necessary software is cast-off in this case on the **Smart-Card**.

It possibly this way also is Erfindungsgemass, a certain **money** amount of the user's **Smart-Card** of another **account**, to **transfer** the account of a salesperson, for example.

The appliance to the mobile communication can invention...

...another implementation form of the present invention as well as prints.

In this case, the **business** partner, for example a salesperson no own **Smart-Card**, doesn't need any pin code...

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3/3,K/11 (Item 2 from file: 324)  
DIALOG(R) File 324: GERMAN PATENTS FULLTEXT  
(c) 2009 UNIVENTIO/THOMSON. All rights reserved.

0003609080 \*\*Image available\*\*

System zur drahtlosen elektronischen Abwicklung von Transaktionen

System for the wireless electronic settlement of transactions

Patent Applicant/Assignee:

Al Khaja Ali Hassan, Bahrain, BH

Inventor(s):

Al Khaja Ali Hassan, Bahrain, BH

Patent Information (Country, Number, Kind, Date):

Patent DE 19844677 A1 20000217

Application DE 19844677 19980929

Priority application(s): CA 2297186 20000126; DE 19835852 19980807; DE 19844677 19980929; EP 99124577 19991209 (Original format: CA 2297186; DE 19835852; DE 19844677; EP 99124577)

Publication Language: German; Application Language: German  
Fulltext Word Count (English): 6813  
Fulltext Word Count (German) : 5860  
Fulltext Word Count (Both) : 12673

Fulltext Availability:

Description (English machine translation)

Description (English machine translation)

... of the  
service-Providers and a connection is made. Preferably the  
service is-Provider the **bank** of the user in this case.

Subsequently, on the Smart-Card in coded form stored...

...will be requested, its  
pin-code for his bank account as well as the desired  
**money**, which on  
the goal-Smart-Card be transferred is to enter. This input  
must take...

...by the service

Provider the first Smart-Card removes and the goal Smart-is  
activated **Card** into the vintage-write mechanism of the  
equipment  
imported, by which optional input pin-code the write mechanism of  
the equipment and which **money** transfers.

Alternatively can InterNet-connection developed and the  
Web-a side of the service-Providers...

...input of these data be  
used. In this case the necessary software on the Smart-  
**Card** is  
put down.

It is in this way also possible according to invention, a  
certain **money** of the **Smart-**  
**Card** of the user on another **account**  
to  
**transfer** e.g. the **account** of a  
salesman.

The equipment for mobile communication can be provided  
according to invention with...

...or even in the context of a further execution form of  
the available invention a **money** coupon (money-more  
voucher).

In this case the **business** partner, e.g. a salesman

---

3/3,K/12 (Item 1 from file: 993)  
DIALOG(R) File 993: NewsRoom 2007  
(c) 2009 Dialog. All rights reserved.

1406043748 17PW1AR3  
Deputy Anatoly Aksakov brought a bill to the Duma, which exempts bonuses  
transferred on a customer's account from the income tax. Lending



institutions can reduce income tax expenses

Russian Finance Report, n104

Thursday, June 7, 2007

JOURNAL CODE: ANDG LANGUAGE: English RECORD TYPE: Fulltext

DOCUMENT TYPE: Newsletter SECTION HEADING: OFFICIAL ITEMS ISSN: N/A

WORD COUNT: 272

TEXT:

The **Internal** Revenue Code doesn't specify revenues, received by an individual within the framework of a **bank**'s loyalty program. Such program provides for **transferring** additional funds on a customer's **account**, if a customer pays with a **plastic card**. The most popular loyalty program in Russia is a joint venture of Raiffeisenbank, the payment system Visa, the accumulation program **Malina**, and the credit **card Cash** Back of Citibank, by which a customer gets back 1% from of the spent sum...

...t exceed 10,000 rubles, the personal income tax will not be imposed on it. **Banks** will no longer function as fiscal agents.

### III. Text Search Results from Dialog

#### A. Search Result II

##### **show files**

File 654:US PAT.FULL. 1976-2009/OCT 15

(c) Format only 2009 Dialog

File 349:PCT FULLTEXT 1979-2009/UB=20091015|UT=20091008

(c) 2009 WIPO/Thomson

File 148:Gale Group Trade & Industry DB 1976-2009/Sep 30

(c) 2009 Gale/Cengage

File 20:Dialog Global Reporter 1997-2009/Oct 19

(c) 2009 Dialog

File 348:EUROPEAN PATENTS 1978-200942

(c) 2009 European Patent Office

File 16:Gale Group PROMT(R) 1990-2009/Sep 23

(c) 2009 Gale/Cengage

File 340:CLAIMS(R)/US Patent 1950-09/Oct 15

(c) 2009 IFI/CLAIMS(R)

File 351:Derwent WPI 1963-2009/UD=200966

(c) 2009 Thomson Reuters

File 997:Newsroom 2000-2003

(c) 2009 Dialog

File 15:ABI/Inform(R) 1971-2009/Oct 17

(c) 2009 ProQuest Info&Learning

File 649:Gale Group Newswire ASAP(TM) 2009/Sep 10

(c) 2009 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2009/Sep 23

(c) 2009 Gale/Cengage

File 9: Business & Industry(R) Jul/1994-2009/Oct 17  
(c) 2009 Gale/Cengage

File 268: Banking Info Source 1981-2009/Oct W2  
(c) 2009 ProQuest Info&Learning

File 621: Gale Group New Prod. Annou.(R) 1985-2009/Sep 09  
(c) 2009 Gale/Cengage

File 324: GERMAN PATENTS FULLTEXT 1967-200942  
(c) 2009 UNIVENTIO/THOMSON

File 994: NewsRoom 2006  
(c) 2009 Dialog

File 345: Inpadoc/Fam. & Legal Stat 1968-2009/UD=200941  
(c) 2009 EPO

File 625: American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker

File 781: ProQuest Newsstand 1998-2009/Oct 19  
(c) 2009 ProQuest Info&Learning

File 992: NewsRoom 2008  
(c) 2009 Dialog

File 485: Accounting & Tax DB 1971-2009/Oct W2  
(c) 2009 ProQuest Info&Learning

File 993: NewsRoom 2007  
(c) 2009 Dialog

File 635: Business Dateline(R) 1985-2009/Oct 19  
(c) 2009 ProQuest Info&Learning

File 813: PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

File 88: Gale Group Business A.R.T.S. 1976-2009/Oct 17  
(c) 2009 Gale/Cengage

File 996: Newsroom 2004  
(c) 2009 Dialog

File 484: Periodical Abs Plustext 1986-2009/Oct 17  
(c) 2009 ProQuest

File 610: Business Wire 1999-2009/Oct 19  
(c) 2009 Business Wire.

File 619: Asia Intelligence Wire 1995-2009/Oct 18  
(c) 2009 Fin. Times Ltd

? ds

Set	Items	Description
S1	595879	SMARTTRIP? ? OR SMART()TRIP? ? OR SMART()TAG? ? OR SMARTTAG? ? OR CHIP()CARD? ? OR PLASTIC()CARD? ? OR SMART()CARD? ? OR SMARTCARD? ? OR STORED()VALUE()CARD? ? OR STOREDVALUE()CARD? ? OR MULTI()PURPOSE OR CHIP? ? OR VALUE? ?()CARD? ? OR MULTIPURPOSE()CHIP()CARD? ? OR MULTIVALUE? ? OR MULTI()VALUE? ? OR CAM()CARD? ?
S2	38776	S1(7N)(ACCOUNT? OR FUND OR MONEY OR MONIES OR CASH)
S3	5362480	(CREDIT(3N)(CARD OR INSTRUMENT) OR BANKACCOUNT OR CREDITCARD? ? OR (CHARGE OR CREDIT OR BANK OR CHECK OR CHEQUE OR MASTER)()CARD OR CHARGECARD? ? OR CREDITCARD? ? OR BANKCARD? ? OR CHECKCARD? ? OR ATMCARD? ? OR ATM()CARD? ? OR CHEQUECARD? ? OR VISA OR MASTERCARD OR AMERICAN()EXPRESS OR AMEX)
S4	38776	S2(7N)(ACCOUNT? OR FUND OR MONEY OR MONIES OR CASH)
S5	7810	SYSTEM(3N)CARD(3N)ACCOUNT? ?
S6	493193	( FEED? OR SEND OR SENDING OR TRANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PASSING)(7N)ACCOUNT?
S7	1165082	(FUND? OR MONEY OR CASH OR MONIES OR ACCOUNT)(3N)(SEND OR SENDING OR TRANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PASSING)

S8 696 CARD?(7N)(BANK? ? OR COMPANIES OR FIRM? ? OR BUSINESS OR CORPORATION)(3N)(INTRA OR INSIDE OR INTERNAL OR INTER)(7N)(FUND? OR MONEY OR CASH OR MONIES OR ACCOUNT)(7N) (SEND OR SENDING OR TRANSFER OR TRANSFERRING OR FORWARD OR FORWARDING OR PASS OR PASSING)  
 S9 9962 (S2 OR S3)(7N)S6  
 S10 6913 S9(3N)S7  
 S11 51 S10(3N)S8  
 S12 17 S11 NOT PY>2003

? t/ 3,k/ all

12/3,K/1 (Item 1 from file: 654)  
 DIALOG(R)File 654: US PAT. FULL.  
 (c) Format only 2009 Dialog. All rights reserved.

0005221166 \*\*IMAGE Available  
 Derwent Accession: 2003-440078  
 Gaming methods, apparatus, media and signals  
 Inventor: Jacob Kalpakian, INV  
 Donald Hunter, INV  
 Correspondence Address: DOWELL & DOWELL, P.C. Ralph A. Dowell, Suite  
 309 1215 Jefferson Davis Highway, Arlington, VA, 22202, US

	Publication Number	Kind	Date	Application Number	Filing Date	
Main Patent	US 20030073494	A1	20030417	US 2001976017	20011015	

Fulltext Word Count: 45674

#### Description of the Invention:

...store a value representing one of the following: an external deposit, an external withdrawal, an **internal** credit, an **internal** debit, fees paid, or fees returned. An external deposit indicates a deposit, from an external source, to a user's **account** on the game server 54, such as a **transfer of funds** from a user's **bank account** or **credit card** to the real **money** field 206 of the user record 200 shown in FIG. 4 corresponding to the user...

...account of the user on the game server, to an external source, such as a **transfer** of the user's **funds** out of the user's real **money** field 206 and into the user's external **bank account** or **credit card** **account**, for example. An **internal** credit indicates a **transfer** of **funds** to a user's main **account** on the game server, from a user's secondary account on the game server. For example, when a user "leaves" a room or table, an **internal** credit is performed, by which funds from the game balance field 248 of the user...

12/3,K/2 (Item 2 from file: 654)  
DIALOG(R) File 654: US PAT.FULL.  
(c) Format only 2009 Dialog. All rights reserved.

4382819  
Utility  
REASSIGNED  
System and method for aircraft passenger check-in and boarding using iris  
recognition  
Inventor: Mann, Stewart, Falls Church, VA  
Mann, L. Maribel, Falls Church, VA  
Assignee: EyeTicket Corporation(02), McLean, VA  
Examiner: Voeltz, Emanuel Todd (Art Unit: 271)  
Assistant Examiner: Kalinowski, Alexander  
Combined Principal Attorneys: Smith, Evan R.

	Publication Number	Kind	Date	Application Number	Filing Date	
Main Patent	US 6119096	A	20000912	US 9853216	19980401	

Fulltext Word Count: 15519

Description of the Invention:  
...charges during that interval are then transmitted in a single  
transaction to the user's **credit**  
**card account** or paid in an  
electronic **funds transfer** from the  
user's financial institution **account**. In this case, if  
the total charges to a user's **internal charge**  
**account** exceed a predetermined dollar value, or  
established credit limit, the charges may be paid off by charging a  
credit **card** or **bank**  
**account** even if the predetermined period has not yet  
elapsed...

12/3,K/4 (Item 2 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00776239 \*\*Image available\*\*  
SYSTEM AND METHOD FOR MANAGING AND RECORDING ACCESS TO PAID PARTICIPATION  
EVENTS  
SYSTEME ET PROCEDE DE GESTION ET D'ENREGISTREMENT DE L'ACCES A DES BIENS ET  
DES SERVICES DEJA PAYS PAR LES PARTICIPANTS  
Patent Applicant/Assignee:  
SPRING TECHNOLOGIES INC, 8201 Greensboro Drive, Suite 713, McLean, VA  
22102, US, US (Residence), US (Nationality)  
Inventor(s):  
MANN Stewart, 151 South Spring Street, Falls Church, VA 22046, US  
Legal Representative:  
WURM Mark, Greenberg Traurig, LLP, 1750 Tysons Boulevard, Suite 1200,  
Tysons Corner, VA 22102, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109795 A1 20010208 (WO 0109795)  
Application: WO 2000US20990 20000802 (PCT/WO US0020990)  
Priority Application: US 99365166 19990802

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CR CU

Publication Language: English

Filing Language: English

Fulltext Word Count: 15659

Fulltext Availability:

Detailed Description

Detailed Description

... charges during that interval are then transmitted in a single transaction to the user's **credit card account** or paid in an electronic **funds transfer** from the user's financial 1 0 institution account. In this case, if the total charges to a user's **internal charge account** exceed a predetermined dollar value, or established credit limit, the charges may be paid off by charging a credit **card** or **bank account** even if the predetermined period has not yet elapsed.

Sensitivity to privacy concerns is important...

---

12/3,K/6 (Item 1 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rights reserved.

14737207 SUPPLIER NUMBER: 88253042 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Net banking: consumers and business owners swarm to the Internet to do their banking. It's easier than a trip to the bank, and it saves loads of time.

Campbell, Melissa

Alaska Business Monthly, 18, 6, 24(4)

June, 2002

ISSN: 8756-4092 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1772 LINE COUNT: 00137

... online banking is there, some may be surprised by how much is available.

The services **banks** offer vary, but nearly every **bank** in Alaska offers cash management services, where customers get online, check balances and see what **money** has come and gone. Some **banks** allow customers to download this information into accounting software such as QuickBooks or Microsoft **Money**. Often, customers also can **transfer money** between **accounts**, make loan or **credit card** payments, stop payment on wayward checks and even order new checks. This service also helps increase

internal security, allowing customers to almost immediately spot fraud or embezzlement.

Most cash management services are free.

While business owners seem increasingly comfortable with online cash management, many are still a bit weary of...

---

12/3,K/7 (Item 2 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rights reserved.

07820729 SUPPLIER NUMBER: 15484875 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The loans standard model of credit money.  
Goldschlager, Leslie M.; Baxter, Rohan  
Journal of Post Keynesian Economics, v16, n3, p453(25)  
Spring, 1994  
ISSN: 0160-3477 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 10221 LINE COUNT: 00788

... required.

(6)As an aside, it is interesting to consider the future use of smart cards, which look like plastic credit cards except that they have a tiny microcomputer embedded within them. It is possible to represent money inside the memory of a smart card microcomputer, in much the same way that bank deposits are a representation of money inside the bank's computer. A smart card can be loaded with money by plugging it into an automated teller machine (ATM) in order to transfer money from the customer's bank account to the memory in the smart card. This causes the customer's bank account to be decreased and the smart card balance to be increased. The converse occurs when the smart card is used to make...

---

12/3,K/8 (Item 1 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2009 Dialog. All rights reserved.

09432245 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
BF Mobile users will be insp(w)ired: While WAP is the current darling of the IT world in terms of providing Internet access over mobile phones, it represents merely the beginning of a raft of core developments in this sector. The arrival of new technology  
JOHN KENNEDY  
BUSINESS AND FINANCE  
January 20, 2000  
JOURNAL CODE: FBFN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 826

... For example, following the Baltimore news, Macalla Software revealed how it is working with Ulster Bank to roll out WAP-based account and enquiry services for the bank's customers 24 hours a day. Future phases will allow inter-account transfer

, bill payment, **credit card**  
support, to name but a few.

---

12/3,K/9 (Item 2 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
(c) 2009 Dialog. All rights reserved.

09232363 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
WAP makes commerce mobile  
SECTION TITLE: Technology  
Compiler: Tom Golden  
SUNDAY BUSINESS POST  
January 16, 2000  
JOURNAL CODE: FSBP LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 399

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... general release to follow by April 2000.

The initial services to be provided will include  
**account** balance queries, cheque book requests and the  
ability to retrieve transaction details. Future phases will extend the  
range of services to include **inter-**  
**account transfer**, bill payment,  
**credit card** support, and the like.

"At Ulster **Bank** we see the development of our  
e-commerce and mobile commerce plans as central to the strategic  
development of our **business**," said Martin Drayne  
information technology manager at Ulster Bank.

To date WAP applications have included...

---

12/3,K/12 (Item 1 from file: 15)  
DIALOG(R) File 15: ABI/Inform(R)  
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00880479 95-29871  
The loans standard model of credit money  
Goldschlager, Leslie M; Baxter, Rohan  
Journal of Post Keynesian Economics v16n3 PP: 453-477 Spring 1994  
ISSN: 0160-3477 JRNL CODE: PKE  
WORD COUNT: 9679

...TEXT: required.

6 As an aside, it is interesting to consider the future use of smart  
**cards**, which look like plastic credit  
**cards** except that they have a tiny microcomputer  
embedded within them. It is possible to represent money  
**inside** the memory of a smart **card**  
microcomputer, in much the same way that bank deposits are a representation  
of money **inside** the bank's computer. A smart

**card** can be loaded with money by plugging it into an automated teller machine (ATM) in order to **transfer money** from the customer's bank **account** to the memory in the **smart card**. This causes the customer's **bank account** to be decreased and the **smart card** balance be increased. The converse occurs when the smart card is used to make a...

---

12/3,K/13 (Item 1 from file: 636)  
DIALOG(R) File 636: Gale Group Newsletter DB(TM)  
(c) 2009 Gale/Cengage. All rights reserved.

03360015 Supplier Number: 46911131 (USE FORMAT 7 FOR FULLTEXT)  
RETAIL DELIVERY SYSTEMS NEWS' BEST INTERNET BANKING SITE CONTEST  
Retail Delivery Systems News, v1, n24, pN/A  
Nov 22, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 343

... What services are you offering customers (you may check more than one):

\* Information about the **bank** \* Inter-bank

**funds transfer** \*

Intra- bank **funds**

**transfer**

\* **Account** statements \* Bill payment \*

**Credit card** statements

\* **Credit** line and mortgage applications \* Other

3) Explain the consumer fee structure associated with your site...

---

12/3,K/14 (Item 2 from file: 636)  
DIALOG(R) File 636: Gale Group Newsletter DB(TM)  
(c) 2009 Gale/Cengage. All rights reserved.

03343920 Supplier Number: 46874429 (USE FORMAT 7 FOR FULLTEXT)  
RETAIL DELIVERY SYSTEMS NEWS' BEST INTERNET BANKING SITE CONTEST  
Retail Delivery Systems News, v1, n23, pN/A  
Nov 8, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 339

... What services are you offering customers (you may check more than one):

\* Information about the **bank** \* Inter-bank  
**funds transfer**



\* Intra-bank funds  
transfer

- \* Account statements      \* Bill payment
- \* Credit card statements
- \* Credit line and mortgage applications
- \* Other-----

3) Explain the consumer fee structure associated with your site...

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12/3,K/17    (Item 1 from file: 781)  
DIALOG(R)File 781: ProQuest Newsstand  
(c) 2009 ProQuest Info&Learning. All rights reserved.

03690758 LANC502377 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Have ATM, will travel: County's 1st bank on wheels hits the road  
Tim Mekeel  
Lancaster New Era Lancaster, PA  
Wednesday, July 29, 1998  
DOCUMENT TYPE: Newspaper, Small LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
Word Count: 753

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...If  
this works out as we hope it does, we'll expand it."

The ATMs **inside** the mobile branch allow anyone with  
a valid **ATM**  
**card** to withdraw **cash**, check their  
**account** balance and **transfer**  
**funds**  
between **accounts**.

But, unlike other ATMs, these will not accept deposits or make  
printouts of statements, because **bank** officials want to  
shorten the  
time it takes to serve customers.

They also doubt there...

---

3/3,K/10    (Item 2 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2009 Dialog. All rights reserved.

29595598 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
New Multi-Account Smart Card Patent Issues  
PR NEWswire (US)  
June 11, 2003

JOURNAL CODE: WPRU LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 636

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...June 10, 2003, issued U.S. Patent No. RE 38,137 on Quest's multiple  
**account smart card system**. The new Patent which contains 35 separate  
claims replaces the Company's original U.S...

...Office to add these additional patent claims to the Company's patent for  
a multiple **account smart card system**. The new claims were  
allowed in their entirety.

Herbert Reichlin, President and Chief Operating Officer...

The **multi-account smart card system** covered by the Patent  
allows an innumerable variety of credit, debit and customer accounts to...

---

3/3,K/19 (Item 11 from file: 20)  
DIALOG(R) File 20: Dialog Global Reporter  
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18729271 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
U.S. Patent Office Allows Additional Patent Claims for Quest's BIG1CARD(TM)  
Multi-Account Credit Card System  
PR NEWswire  
September 10, 2001  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 793

... be able to design around or otherwise circumvent the Company's  
patent in launching a **smart card**  
multi-**account credit card system** and  
best ensures that no one else in the United States will be able to  
commercialize a multi-**account smart card system** without first obtaining  
license rights to the patent from Quest. The Company's patent, which...

---

3/3,K/44 (Item 4 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00846393 \*\*Image available\*\*  
SYSTEM FOR AND METHOD OF DERIVING FUNDS FOR A FINANCIAL VEHICLE  
SYSTEME ET PROCEDE DE CALCUL DE FONDS POUR UN VEHICULE FINANCIER  
Patent Applicant/Assignee:  
RINGABELLA LLC, Corporation Trust Center, 1209 Orange Street, Wilmington,  
DE 1801, US, US (Residence), US (Nationality), (For all designated  
states except: US)  
Patent Applicant/Inventor:  
O'Riordan John, 38 Napier Court, Ranelagh Gardens, London SW6 3UU, GB, GB

(Residence), IE (Nationality), (Designated only for: US)  
O'RIORDAN Robert, 38 Napier Court, Ranelagh Gardens, London SW6 3UU, GB,  
GB (Residence), IE (Nationality), (Designated only for: US)  
O'RIORDAN Daniel, Heathfield House, Ringabella, Minane Bridge, Co Cork,  
IE, IE (Residence), IE (Nationality), (Designated only for: US)  
Legal Representative:  
HALE Peter (et al) (agent), Kilburn & Strode, 20 Red Lion Street,  
London WC1R 4PJ, GB,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200180104 A2 20011025 (WO 0180104)  
Application: WO 2001GB1695 20010412 (PCT/WO GB0101695)  
Priority Application: US 2000197265 20000414; GB 200021527 20000901; US  
2001274160 20010308  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 7643  
  
Fulltext Availability:  
Detailed Description

Detailed Description  
... account for that timeframe.

Step 3a): send a signal to the credit card account, current  
**account, smart,**  
**card account** or any designated  
**account**, which instructs the **system**  
to send the  
accumulated monies in the log to the customers investment account;  
b) send...

3/3,K/45 (Item 5 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00807403 \*\*Image available\*\*  
REMOTE IMAGE CAPTURE WITH CENTRALIZED PROCESSING AND STORAGE  
SAISIE D'IMAGES A DISTANCE AVEC TRAITEMENT ET STOCKAGE CENTRALISES  
Patent Applicant/Assignee:  
DATATREASURY CORPORATION, 201 Old Country Road, Suite 200, Melville, NY  
11747, US, US (Residence), US (Nationality), (For all designated states  
except: US)  
Patent Applicant/Inventor:  
BALLARD Claudio, 16 West Neck Court, Lloyd Harbor, NY 11743, US, US  
(Residence), US (Nationality), (Designated only for: US)  
Legal Representative:  
COLLARD Allison (et al) (agent), 1077 Northern Blvd, Roslyn, NY 11050, US

Patent and Priority Information (Country, Number, Date):  
Patent: WO 200140979 A2-A3 20010607 (WO 0140979)  
Application: WO 2000US33010 20001206 (PCT/WO US0033010)  
Priority Application: US 99454492 19991206  
Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

Publication Language: English

Filing Language: English

Fulltext Word Count: 15710

Fulltext Availability:

Detailed Description

Detailed Description

... a further object of the DataTreasuryTM System to retrieve and process transaction data from DataTreasuryTM **System** anonymous **smart cards** which are identified by an **account** number and password. Since DataTreasuryTm **System** anonymous **smart card** transactions can be identified without the customer's name, a customer can add money to...anonymous smart card does not identify the card's holder by name. Instead, the DataTreasUryTM **System** anonymous 5 **smart card** requires only an **account** number and a password. Since DataTreasuryTM System anonymous smart card transactions can be identified without...

---

3/3,K/51 (Item 11 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00479669 \*\*Image available\*\*

REMOTE IMAGE CAPTURE WITH CENTRALIZED PROCESSING AND STORAGE  
SAISIE D'IMAGES A DISTANCE AVEC TRAITEMENT ET STOCKAGE CENTRALISES

Patent Applicant/Assignee:

CSP HOLDINGS LLC,

Inventor(s):

BALLARD Claudio R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9911021 A2 19990304

Application: WO 98US17662 19980826 (PCT/WO US9817662)

Priority Application: US 97917761 19970827; US 9881012 19980519

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

TG

Publication Language: English

Fulltext Word Count: 15224

Fulltext Availability:

Detailed Description

Detailed Description

... a further object of the DataTreasury' System to retrieve and process transaction data from DataTreasuryTM **System** anonymous **smart cards** which are identified by an **20 account** number and password. Since DataTreasurr **System**

anonymous **smart card** transactions  
can be identified without  
the customer's name, a customer can add money to...anonymous smart card  
does not identify the card's  
holder by name. Instead, the DataTreasury' **System**  
anonymous  
**smart card** requires only an  
**account** number and a password,  
Since DataTreasury' System anonymous smart card transactions  
can be identified without...

---

3/3,K/52 (Item 12 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00474281 \*\*Image available\*\*  
AUTOMATED CREDIT CARD PAYMENT SYSTEM  
SYSTEME DE PAIEMENT AUTOMATISE POUR CARTES DE CREDIT  
Patent Applicant/Assignee:  
MAIN STREET MARKETING,  
Inventor(s):  
KERN Daniel A,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9905633 A1 19990204  
Application: WO 98US15579 19980724 (PCT/WO US9815579)  
Priority Application: US 9753740 19970725  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HR HU  
GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 5634

Fulltext Availability:  
Detailed Description  
Claims

#### Claim

... financial account information after said customer authorization and  
return to said payee.  
23

26. The **system** of claim 15, wherein said financial  
**account** corresponds to one of a credit card,  
**smart card**, bank card, checking  
**account**, and virtual payment  
**account**.

27. A **system** for facilitating payment from a  
subscriber's financial account  
to a publisher, said system comprising...

---

3/3,K/53 (Item 13 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00468843 \*\*Image available\*\*  
AN AUTOMATED DOCUMENT CASHING SYSTEM  
SYSTEME AUTOMATISE D'ENCAISSEMENT DE DOCUMENTS

Patent Applicant/Assignee:  
CAPITAL SECURITY SYSTEMS INC,

Inventor(s):  
GUSTIN Robin Haley,  
LIVINGSTON Troy W,  
PARK Namsoo,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9859308 A1 19981230  
Application: WO 98US10788 19980527 (PCT/WO US9810788)  
Priority Application: US 97866139 19970530; US 97866140 19970530; US  
97865691 19970530

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

Publication Language: English

Fulltext Word Count: 19552

English Abstract

...The system then can transfer monies in the amount of the instrument to  
a savings **account**, a checking  
**account**, a **smart**  
**card**, or the like. The **system** can  
cash money orders as well as write money orders (76). The system will  
also...

---

3/3,K/54 (Item 14 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00447199  
METHOD FOR AUTHORIZATION CHECK  
PROCEDE DE VERIFICATION D'AUTORISATION

Patent Applicant/Assignee:  
POSTGIROT BANK AB (publ),  
LEONARDI Robert,

Inventor(s):  
LEONARDI Robert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9837663 A1 19980827  
Application: WO 98SE206 19980205 (PCT/WO SE9800206)  
Priority Application: SE 97587 19970219

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM  
GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH  
GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI  
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 2929

Fulltext Availability:  
Detailed Description

Detailed Description

... the transaction is executed. The transaction is executed by transferring money from the postgiro **account** of the **SmartCard** holder to the specified postgiro **account**.

This payment **system** is automatic, and it can be used to make payments at any time of day...

---

3/3,K/55 (Item 15 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00398681 \*\*Image available\*\*  
SYSTEM AND APPARATUS FOR SMART CARD PERSONALIZATION  
SYSTEME ET APPAREIL DE PERSONNALISATION DES CARTES A PUCE  
Patent Applicant/Assignee:  
UBIQ INCORPORATED,

Inventor(s):  
TUSHIE David R,  
HAEUSER William W,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9739424 A1 19971023  
Application: WO 97US6204 19970414 (PCT/WO US9706204)  
Priority Application: US 9615743 19960415; US 96755459 19961122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU  
PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 13053

Fulltext Availability:  
Detailed Description

Detailed Description

... individual's signature, data defining the types of service the cardholder is entitled to, and **account** limits for those services.

**Smart Card Personalization System**

Figure 1A shows components of a smart card issuing process that incorporates an embodiment of...

---

3/3,K/56 (Item 16 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
(c) 2009 WIPO/Thomson. All rights reserved.

00384088 \*\*Image available\*\*  
MULTIPLE CRYPTOGRAPHIC KEY DISTRIBUTION

DISTRIBUTION DE CLES DE CHIFFREMENT MULTIPLES

Patent Applicant/Assignee:

MCI COMMUNICATIONS CORPORATION,

Inventor(s):

ICHIKAWA Bryan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9724831 A1 19970710

Application: WO 96US20144 19961230 (PCT/WO US9620144)

Priority Application: US 95581729 19951229

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AU CA JP MX AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Fulltext Word Count: 5360

Fulltext Availability:

Detailed Description

Detailed Description

... conventional ATM cards. Smartcards can process data independently of the ATM and the remote computer **system**. For example, a **smartcard** that contains current **account** information such as balance and credit data, may eliminate the need for remote communications between...

---

3/3,K/66 (Item 10 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

(c) 2009 Gale/Cengage. All rights reserved.

09661620 SUPPLIER NUMBER: 19543987 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Technology backs design: appliance makers displayed more than just new looks, they showed new ways to get the job done.

Babyak, Richard J.

Appliance Manufacturer, v45, n4, p19(5)

April, 1997

ISSN: 0003-679X LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3615 LINE COUNT: 00284

... a concept that aims to take the coin out of coin-operated laundry.

The Whirlpool **Smart Card**

**system** works like a checking **account**

debit card. The **Smart Card** contains a

programmable memory chip that stores a prepaid monetary value. The cost of using...

---

3/3,K/67 (Item 11 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

(c) 2009 Gale/Cengage. All rights reserved.

05776308 SUPPLIER NUMBER: 11831838 (USE FORMAT 7 OR 9 FOR FULL TEXT)

D.C. transit authorities consider smart farecards for subway, buses.

(advanced transit-fare technology testing in Washington, D.C. uses

AT&T's smart card)

EFT Report, v15, n3, p7(2)



Feb 5, 1992  
ISSN: 0195-7287 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 643 LINE COUNT: 00048

... the rider boarded and got off and would charge a credit card or demand deposit **account**.

The **smart cards** that the transit **system** wants to eventually use would contain a microchip. The cards could combine several uses into...

---

3/3,K/68 (Item 12 from file: 148)  
DIALOG(R) File 148: Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rights reserved.

05762522 SUPPLIER NUMBER: 11866497 (USE FORMAT 7 OR 9 FOR FULL TEXT)

D.C. transit system considering expansion of card use for riders.  
(Washington, D.C. Transit Authority considering use of AT&T-developed smart cards in Metro subway and bus systems)

Card News, v7, n2, p5(1)

Jan 27, 1992

ISSN: 0894-0797 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 646 LINE COUNT: 00047

... where the rider boarded and got off, and would charge a credit card or bank **account**.

The **smart cards** that the transit **system** wants to eventually use would contain a microchip. The cards could combine several uses into...

---

3/3,K/69 (Item 13 from file: 148)  
DIALOG(R) File 148: Gale Group Trade & Industry DB  
(c) 2009 Gale/Cengage. All rights reserved.

04059527 SUPPLIER NUMBER: 07477494 (USE FORMAT 7 OR 9 FOR FULL TEXT)

AT&T announces agreement to market "smart card" in Italy.

PR Newswire, 0801NY078

August 1, 1989

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 673 LINE COUNT: 00053

... to the computerized toll collection system. The cost of each toll is subtracted from an **account** programmed into each **smart card**.

The toll payment **systems** will be designed by SIXCOM, which is also exploring other uses for AT&T's...

---

3/3,K/70 (Item 1 from file: 351)  
DIALOG(R) File 351: Derwent WPI  
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0013592514 - Drawing available

WPI ACC NO: 2003-687380/200365

Related WPI Acc No: 2000-663604; 2003-504109; 2004-355710

XRPX Acc No: N2003-549048

Consumer financial transaction saving system, has rebate calculation unit that acquires information regarding purchase from participating suppliers to calculate rebate and distribution unit for distributing account

Patent Assignee: PLURIS SAVINGS NETWORK LLC (PLUR-N)

Inventor: HARDESTY L D

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Application Date	Number	Kind	Date	Update
US 6592030	B1	20030715	US 1998118438	A	19980717	200365 B
		US 2000619806	A		20000720	

Priority Applications (no., kind, date): US 1998118438 A 19980717; US 2000619806 A 20000720

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6592030	B1	EN	8	2	C-I-P of application US 1998118438
					C-I-P of patent US 6105865

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...and are approved and are issued a card with an identifiable account number using credit <B> approval **systems**.

The card may **include** debit, **smart**

**card**, customer loyalty and security features. The rebate is calculated and transferred to the participant's...

Claims:

---

3/3,K/71 (Item 2 from file: 351)

DIALOG(R)File 351: Derwent WPI

(c) 2009 Thomson Reuters. All rights reserved.

0013529991 - Drawing available

WPI ACC NO: 2003-623397/200359

**Smart card** storing plural financial **account** information and **system** and method for automatically processing financial business using smart card

Patent Assignee: S1 JH (SONE-N)

Inventor: SHIN S G

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Application Date	Number	Kind	Date	Update
KR 2003033859	A	20030501	KR 200166024	A	20011025	200359 B

Priority Applications (no., kind, date): KR 200166024 A 20011025

#### Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2003033859	A	KO	1	10	

**Smart card** storing plural financial **account** information and **system** and method for automatically processing financial business using smart card

Alerting Abstract ...NOVELTY - A **smart card** storing plural financial **account** information and a **system** and a method for automatically processing a financial business using the smart card are provided...

Original Publication Data by Authority

Argentina

3/3,K/72 (Item 3 from file: 351)  
DIALOG(R)File 351: Derwent WPI  
(c) 2009 Thomson Reuters. All rights reserved.

0013413729 - Drawing available

WPI ACC NO: 2003-504109/200347

Related WPI Acc No: 2000-663604; 2003-687380; 2004-355710

XRPX Acc No: N2003-400267

Financial transaction system for use in e.g. bank, provides specified benefit such as deposit into account of participating merchant, to merchant for utilizing authorized payment method when purchasing goods and services

Patent Assignee: HARDESTY L D (HARD-I); SHEIN D E (SHEI-I)

Inventor: HARDESTY L D; SHEIN D E

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 20030078864	A1	20030424	US 1998118438	A	19980717	200347 B
			US 2000619806	A	20000720	
			US 2000747117	A	20001222	

Priority Applications (no., kind, date): US 1998118438 A 19980717; US 2000619806 A 20000720; US 2000747117 A 20001222

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 20030078864	A1	EN	17	6		Continuation of application US 1998118438

C-I-P of application US 2000619806

Continuation of patent US 6105865

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...and are approved and are issued a card with an identifiable account number using credit <B>approval **systems**.

The card may be a debit, **smart card**, customer loyalty and security features. The rebate is calculated and transferred to the participant's...

Claims:

---

3/3,K/73 (Item 4 from file: 351)  
DIALOG(R)File 351: Derwent WPI  
(c) 2009 Thomson Reuters. All rights reserved.

0011199786 - Drawing available  
WPI ACC NO: 2002-138180/200218  
Related WPI Acc No: 1999-539040; 2000-678589; 2002-665392; 2003-128702  
XRPX Acc No: N2002-104046  
Interactive system for parking facility, has system processor to provide  
global positioning system coordinates for open parking spaces within  
facility through user interface  
Patent Assignee: BUDNOVITCH W F (BUDN-I)  
Inventor: BUDNOVITCH W F  
Patent Family (1 patents, 1 countries)  
Patent Application  

Number	Kind	Date	Number	Kind	Date	Update
US 6292110	B1	20010918	US 1997866892	A	19970530	200218 B
			US 1998150417	A	19980909	
			US 1999425461	A	19991022	

Priority Applications (no., kind, date): US 1997866892 A 19970530; US  
1998150417 A 19980909; US 1999425461 A 19991022

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 6292110	B1	EN	22	14	C-I-P of application	US 1997866892
					C-I-P of application	US 1998150417
					C-I-P of patent	US 5945925

Original Publication Data by Authority

Argentina

Assignee name & address:

Claims:

...to said system processor via said user interface and for receiving data  
output by said <B>system processor via said user interface;  
e) said **smart card**  
**being** associated with a userprimes  
**account** whereby parking events result  
**in debits** to said userprimes  
**account**, said **smart**  
**card** including means for including said parking events;  
f) said **system**  
**processor including** external  
communications; g) said external communications being adapted for  
transmitting information to personnel for assisting...

---

3/3,K/86 (Item 4 from file: 636)  
DIALOG(R)File 636: Gale Group Newsletter DB(TM)  
(c) 2009 Gale/Cengage. All rights reserved.

01684759 Supplier Number: 42694874 (USE FORMAT 7 FOR FULLTEXT)  
D.C. TRANSIT SYSTEM CONSIDERING EXPANSION OF CARD USE FOR RIDERS  
Card News, v7, n2, p5  
Jan 27, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 623

... where the rider boarded and got off, and would charge a credit card or bank **account**.

The **smart cards** that the transit **system** wants to eventually use would contain a microchip. The cards could combine several uses into...

---

3/3,K/87 (Item 1 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
(c) 2009 Gale/Cengage. All rights reserved.

01609555 Supplier Number: 24336091 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Bank Of America Plans Internet Loadable Visa Cash  
(Bank of America will allow Visa Cash smart cards to be loaded across Internet; the **smart card** e-cash  
Visa Cash **system** lets **account** holders buy Visa branded **smart card** that can be used instead of cash where Visa Cash symbol is displayed)  
Newsbytes News Network, p N/A  
July 30, 1998  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 802

(Bank of America will allow Visa Cash smart cards to be loaded across Internet; the **smart card** e-cash  
Visa Cash **system** lets **account** holders buy Visa branded **smart card** that can be used instead of cash where Visa Cash symbol is displayed)

ABSTRACT:

...America (BoFA) will allow Visa Cash smart cards to be loaded across the Internet. The **smart card** e-cash Visa Cash **system** lets bank **account** holders buy a Visa branded **smart card** that can be used instead of cash where the Visa Cash symbol is displayed. There ...

TEXT:

...Cash smart cards to be loaded across the Internet.

Visa Cash, Newsbytes notes, is a **smart card** e-cash **system** that allows bank **account** holders, as well as almost anyone, to acquire a Visa branded smart card that can...

---

3/3,K/89 (Item 3 from file: 9)  
DIALOG(R) File 9: Business & Industry(R)  
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01575830 Supplier Number: 24274742 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Smart Cards, The Latin Way  
(Half of Brazil's 160 mil population are possible credit customers;  
Mexico's phone card volume was estimated at 130 mil in 1997)  
Credit Card Management, v 11, n 3, p 73+  
June 1998  
DOCUMENT TYPE: Journal; Geographic Profile ISSN: 0896-9329 (United States  
)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2738

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...In Buenos Aires with MacDonald's cobranding; Credited finance company  
converting 200,000 low-income **account** holders to  
**smart card system**.

Telecommunications: Memory-only phone cards.

Transportation: Contactless transit card test planned in September in  
Buenos...

---

3/3,K/90 (Item 4 from file: 9)  
DIALOG(R) File 9: Business & Industry(R)  
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01468035 Supplier Number: 24132094 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
National Plans Seen Predominating in Europe Near-Term  
(Some 25.5 mil electronic purse cards were issued in Germany as of 1/1/97,  
for 87.6% of the total 29.1 mil European e-purse market)  
Card Technology, p 10  
January 1998  
DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 451

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...15%, Daggart says.

Banks Get Interested

In addition to the 29.1 million e-purse **system** cards,  
**smart cards** issued by European banks  
**account** for 38.1 million cards and, combined, the two  
segments represent 96% of the world...

---

3/3,K/91 (Item 5 from file: 9)  
DIALOG(R)File 9: Business & Industry(R)  
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01455831 Supplier Number: 24130944 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
European banks' E-purse interest is growing, Datamonitor says  
(Report estimates that 25.5 mil electronic purse cards had been issued in  
Germany as of 1/1/97; greatest potential for future e-purse system  
expansion is in Sweden, Switzerland, UK)  
Smart Card Alert, p 5  
January 1998  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 445

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...transactions per card, 92.7, in 1998.

In addition to the 29.1 million e-purse **system** cards,  
**smart cards** issued by European banks  
**account** for 38.1 million cards and combined, the two  
segments represent 96% of the world...

---

3/3,K/96 (Item 2 from file: 16)  
DIALOG(R)File 16: Gale Group PROMT(R)  
(c) 2009 Gale/Cengage. All rights reserved.

03312322 Supplier Number: 44577121 (USE FORMAT 7 FOR FULLTEXT)  
FREE MARKET ECONOMY PREVAILING IN RUSSIA -- THROUGH THE HELP OF ATMS  
News Release, pN/A  
April 6, 1994  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 522

... magnetic strip card to  
identify the customer, send data through phone lines to a host  
**system**  
and then access the customer's **account**.  
**Smart cards** use embedded

computer chips which enable monetary value to be stored directly on the card...

?

#### **IV. Additional Resources Searched**

1 of 5 DOCUMENTS

Copyright 2001 Knight Ridder/Tribune Business News

Copyright 2001 Evening Standard

Evening Standard (UK)

June 5, 2001, Tuesday

**KR-ACC-NO:** EV-UTILITY-BILL

**LENGTH:** 429 words

**HEADLINE:** British Post Office Investigates Methods of Providing Cheaper Utility Bills

**BODY:**

...Now there are moves to create a second smart card to be used alongside the basic PO card. The basic card is intended to transfer money into benefit recipients' accounts, and the smart card would automatically transfer a small percentage of that to the various utilities. Customers not on benefits could also use the card.

Many utilities ...

Page 1 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09

2 of 5 DOCUMENTS

Copyright 1998 PR Newswire Association, Inc.

PR Newswire

October 22, 1998, Thursday

**SECTION:** Financial News

**DISTRIBUTION:** TO BUSINESS AND TECHNOLOGY EDITORS

**LENGTH:** 1244 words

**HEADLINE:** Scientific-Atlanta Chosen By InterMedia For Immediate Deployment Of Digital Network And Explorer 2000 Set-Tops;

-- InterMedia will offer subscribers more than 200 cable television channels --

**LEXIS-NEXIS Related Topicsno targeted Topics.**

**DATELINE:** ATLANTA, Oct. 22

**BODY:**

...insert a debit card to pay directly for purchases over their TV. Also, consumers will be able to insert a smart card into the set-top to transfer cash from their bank account onto the card. Take the smart card with you to the grocery store, or use it for a highly secure Internet shopping spree.

\* IP Telephony: Since every ...

Page 2 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09

3 of 5 DOCUMENTS

Copyright 1998 Post-Newsweek Business Information Inc.

Newsbytes

July 13, 1998, Monday

**LENGTH:** 200 words

**HEADLINE:** Fujitsu Announce New Smart Card Products

**DATELINE:** TOKYO, JAPAN

**BODY:**



The Value Service Terminal enables electronic money users the ability to transfer funds to and from accounts using smart cards. The system is linked to an online network to verify transactions and designed for use in supermarkets, department stores, kiosks, ...

Page 3 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09  
4 of 5 DOCUMENTS

Copyright 1998 Nationwide News Pty Limited

The Advertiser

June 6, 1998, Saturday

**LENGTH:** 305 words

**HEADLINE:** Telstra needs talent

**BYLINE:** Peter Wels

**BODY:**

...buy goods.

Due to be launched in Adelaide next month, the multimedia pay phones will also allow you to pay bills and transfer money from a bank account to Telstra smart cards.

Telstra will put the new phones on trial across the country next month, with 25 set up in ...

Page 4 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09  
5 of 5 DOCUMENTS

Copyright 1997 FT Asia Intelligence Wire

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Copyright 1997 NEWSBYTES

December 3, 1997

**SECTION:** Pg. Technology

**LENGTH:** 497 words

**HEADLINE:** Smarty Smart Card Reader Turns PCs Into ATMs

**BODY:**

...1997 DEC 3 (NB) -- REPEAT/ By Sami Menefee, Newsbytes. Fischer International Systems Corp's Smarty Smart Card Reader can now be used to transfer money from a customer's checking account to smart cards, for use when virtual cash is needed. The firm said the new use, tied to approval announced Tuesday by international ...

Page 5 of 5

<http://w3.nexis.com/new/delivery/PrintDoc.do?jobHandle=1843%3A183570023&fromCart...> 10/19/09